PCT/US01/00636

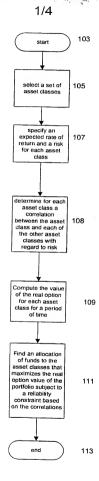


FIG. 1

101

10/018696

asset class data asset class diversification spreadsheet matrix spreadsheet 311 asset class return 315 spreadsheet 319 covariance matrix spreadsheet 317 real option value spreadsheet 313 real option objective function 307 reliability constraint function 309 minimization function 305 Matlab 303 constraint and convergence allocation result 301 parameters spreadsheet 323 321

FIG. 3

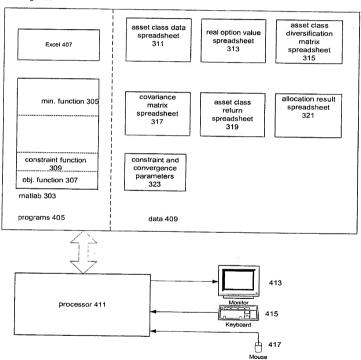
WO 01/53998

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4/4

Storage 403



401

FIG. 4